

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Marc D. Baxter
 Debtor

Case No. 17-15136-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 49

Date Rcvd: Oct 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2018.

db
 13959305 Marc D. Baxter, 1840 73rd Avenue, Philadelphia, PA 19126-1513
 ADT Alarm, a/k/a,, ADT Security Services, Inc., 3190 So. Vaughn Way, Suite 150,
 Aurora, CO 80014-3537
 13959304 Abington Memorial Hospital, Patient Billing, 1200 Old York Road, Abington, PA 19001-3720
 13959307 +Allstate Insurance Company, Customer Service, 2775 Sanders Road,
 Northbrook, IL 60062-6110
 13959309 Arcadia Financial, Ltd., Bankruptcy Department, P.O. Box 1472,
 Minneapolis, MN 55440-1472
 13959312 +BMW Bank of North America, 2735 East Parleys Way, Salt Lake City, UT 84109-1666
 13959313 +Citizens Bank, Bankruptcy Department/RJEL35, 480 Jefferson Blvd, Warwick, RI 02886-1359
 13959315 Comcast, Bankruptcy Department, 11400 Northeast Avenue, Philadelphia, PA 19116-3445
 13959316 Deutsche Bank National Trust Co., Bankruptcy Unit, 1661 Worthington Road, Suite 100,
 West Palm Beach, FL 33409-6493
 13959317 Fay Servicing, LLC, P.O. Box 809441, Chicago, IL 60680-9441
 13982206 +Gary F. Seitz, Sequestrator, Gellert, Scali, Busenkell & Brown LLC, 601 Walnut Street,
 Suite 750 West, Philadelphia, PA 19106-3314
 13959320 JPMorgan Chase Mortgage Corp., Bankruptcy Department, Mail Code LA4-5555, 700 Kansas Lane,
 Monroe, LA 71203-4774
 14026776 +PROF-2013-S3 Legal Title Trust IV, by ET.AL., FAY SERVICING, LLC,
 440 S. LASALLE ST., 20TH FLOOR, CHICAGO, IL 60605-1028
 13959322 #+Penn Credit Corp., 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
 13959324 Pennsylvania State Collection, and Disbursement Unit, ACS State & Local Solutions, Inc.,
 P.O. Box 69112, Harrisburg, PA 17106-9112
 13959326 +Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095
 13959327 +Philadelphia Gas Works, Bankruptcy Unit, P.O. Box 3500, 800 W. Montgomery Ave, 3rd Flr,
 Philadelphia, PA 19122-2806
 13959330 Philadelphia Municipal Court, Traffic/Administrative Judge,
 800 Spring Garden Str., Rm 2nd FL, Philadelphia, PA 19123-2690
 14031218 Ronald G. McNeil, Esquire, 1333 Race Street, Philadelphia, PA 19107-1585
 13959333 U.S. Bank, N.A., Bankruptcy Dept., 17500 Rockside Road, Bedford, OH 44146-2099

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: r.mcneill@verizon.net Oct 24 2018 02:15:17 RONALD G. MCNEIL,
 McNeil Legal services, 1333 Race Street, Philadelphia, PA 19107-1585
 tr +EDI: QLEFELDMAN.COM Oct 24 2018 06:08:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: megan.harper@phila.gov Oct 24 2018 02:15:40 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 24 2018 02:15:37 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 24 2018 02:15:33 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13959306 EDI: MERRICKBANK.COM Oct 24 2018 06:08:00 Advanta Bank Corp., P.O. Box 30715,
 Salt Lake City, UT 84130-0715
 14007657 EDI: MERRICKBANK.COM Oct 24 2018 06:08:00 Advanta Bank Corporation,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 13959308 EDI: AMEREXPR.COM Oct 24 2018 06:08:00 American Express, Bankruptcy Department,
 P.O. Box 981535, El Paso, TX 79998-1535
 14013232 EDI: BECKLEE.COM Oct 24 2018 06:08:00 American Express Bank, FSB, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13959311 EDI: BANKAMER.COM Oct 24 2018 06:08:00 BAC Home Loans Servicing, LP,
 Bankruptcy Department, SV-314B, P.O. Box 5170, Simi Valley, CA 93062-5170
 13959310 EDI: BANKAMER2.COM Oct 24 2018 06:08:00 Bank of America, N.A., Corporate Center,
 100 No. Tryon Street, Suite 220, Charlotte, NC 28202-4031
 14037883 E-mail/Text: megan.harper@phila.gov Oct 24 2018 02:15:40 City of Philadelphia,
 Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,
 Philadelphia, PA 19102-1595
 14016561 +EDI: CITICORP.COM Oct 24 2018 06:08:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 13959314 E-mail/Text: bankruptcydept@wynn.com Oct 24 2018 02:15:38 Club Wyndham,
 Wyndham Vacation Resorts, 6277 Sea Harbor Drive, Orlando, FL 32821-8043
 13959318 EDI: IRS.COM Oct 24 2018 06:08:00 Internal Revenue Service, Bankruptcy Division,
 P.O. Box 7346, Philadelphia, PA 19101-7346
 13959319 EDI: CHASE.COM Oct 24 2018 06:08:00 JPMorgan Chase & Co, Bankruptcy Department,
 200 White Clay Center Drive, Newark, DE 19711-5466
 13959321 Fax: 407-737-5634 Oct 24 2018 02:49:22 Ocwen Loan Servicing, LLC, Bankruptcy Department,
 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
 13959325 E-mail/Text: bankruptcygroup@peco-energy.com Oct 24 2018 02:15:24 PECO Energy Co.,
 Bankruptcy Group, 2301 Market Street # N3-2, Philadelphia, PA 19103-1338
 13959323 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 24 2018 02:15:27
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0496

District/off: 0313-2

User: Lisa
Form ID: 309A

Page 2 of 2
Total Noticed: 49

Date Rcvd: Oct 23, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13959328 +E-mail/Text: megan.harper@phila.gov Oct 24 2018 02:15:40 Philadelphia Law Department,
Bankruptcy Unit, Municipal Services Bldg, 1401 JFK Blvd, Room 508,
Philadelphia, PA 19102-1617
13959329 E-mail/Text: bankruptcy@philapark.org Oct 24 2018 02:15:47 Philadelphia Parking Authority,
Office of Chief Counsel, 701 Market Street, Suite 5400, Philadelphia, PA 19106-2895
13959331 EDI: TDBANKNORTH.COM Oct 24 2018 06:08:00 TD Bank, N.A., Bankruptcy Department,
1701 Rt. 70 East, Suite 200, Cherry Hill, NJ 08034-2335
14026700 EDI: TDBANKNORTH.COM Oct 24 2018 06:08:00 TD Bank, N.A.,
c/o Schiller Knapp Lefkowitz & Hertz L, 70 Gray Road, Falmouth, ME 04105
13959332 EDI: TDBANKNORTH.COM Oct 24 2018 06:08:00 TD Banknorth Mortgage, Bankruptcy Department,
P.O. Box 9547, Portland, ME 04112-9547
13997730 EDI: AIS.COM Oct 24 2018 06:08:00 Verizon, by American InfoSource LP as agent,
PO Box 248838, Oklahoma City, OK 73124-8838
13959334 EDI: VERIZONCOMB.COM Oct 24 2018 06:08:00 Verizon Communications, Bankruptcy Department,
P.O. Box 4846, Trenton, NJ 08650-4846
13959335 +EDI: WFFC.COM Oct 24 2018 06:08:00 Wells Fargo Bank, N.A.,
Wells Fargo Home Mortgage, Inc., Bankruptcy Department, MAC N0005-083,
800 Walnut Street, Des Moines, IA 50309-3605
13990436 EDI: WFFC.COM Oct 24 2018 06:08:00 Wells Fargo Bank, N.A., 1 Home Campus X2303-01A,
Des Moines, IA 50328-0001
13959336 EDI: WFFC.COM Oct 24 2018 06:08:00 Wells Fargo Card Services, Bankruptcy Department,
1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
13968875* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2018 at the address(es) listed below:

ADAM BRADLEY HALL on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
JOSHUA DOMER on behalf of Creditor CITY OF PHILADELPHIA joshua.domer@phila.gov,
karena.blaylock@phila.gov
KARINA VELTER on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
KEVIN G. MCDONALD on behalf of Creditor PROF-2013-S3 Legal Title Trust IV, by U.S. Bank
National Association, as Legal Title Trustee bkgroup@kmlawgroup.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
MARTIN A. MOONEY on behalf of Creditor TD Bank, N.A., successor in interest to Commerce Bank,
N.A. aight@schillerknapp.com,
aight@schillerknapp.com;Tshariff@schillerknapp.com;kcollins@schillerknapp.com;cmack@schillerknapp.com
MATTHEW SAMUEL WEINER on behalf of Creditor PROF-2013-S3 Legal Title Trust IV, by U.S. Bank
National Association, as Legal Title Trustee bkgroup@kmlawgroup.com
MEGAN N. HARPER on behalf of Creditor CITY OF PHILADELPHIA megan.harper@phila.gov,
karena.blaylock@phila.gov
RONALD G. MCNEIL on behalf of Debtor Marc D. Baxter r.mcneil@verizon.net
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	Marc D. Baxter	Social Security number or ITIN	xxx-xx-5966
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 7/31/17
Case number:	17-15136-mdc	Date case converted to chapter	7 10/11/18

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Marc D. Baxter	
2. All other names used in the last 8 years	dba Baxter Estate, LLC, dba Empowerment Unlimited, LLC	
3. Address	1840 73rd Avenue Philadelphia, PA 19126-1513	
4. Debtor's attorney Name and address	RONALD G. MCNEIL McNeil Legal services 1333 Race Street Philadelphia, PA 19107-1585	Contact phone (215) 564-3999 Email: r.mcneil1@verizon.net
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone (610) 530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M. Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 10/23/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 12, 2018 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 2/10/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	